



03-12-04

3624

EXPRESS MAIL NO.: EU 618 747 568 US

## IN THE UNITED STATES PATENT &amp; TRADEMARK OFFICE

Application No. 09/717,700	Inventor(s): Minot et al.	<b>RECEIVED</b> MAR 15 2004 <b>GROUP 3600</b>
Filed: 20 NOV 2000	Attorney Docket No.: 0326-138A [009974-34-5053-US]	
Customer No. 09629	Confirmation No.: 8486	
Title: METHODS, APPARATUS AND ARTICLES OF MANUFACTURE FOR MARKETING MORTGAGE AND/OR CREDIT SERVICES OVER THE WEB		
Examiner: Akers, Geoffrey R.	Art Unit: 3624	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**COVER LETTER FOR MARCH 10 SUPPLEMENTAL RESPONSE**  
**TO OFFICE ACTION MAILED DECEMBER 10, 2003**

Sir:

The attached Response to the Office Action mailed December 10, 2003 is a slightly amended version of the Response submitted yesterday, March 9. Instructions received from the Applicants today have necessitated a few changes to the March 9 Response, those changes being incorporated into the attached March 10 Response.

Specifically, the phrase "home purchase options" in the claims has been changed to "home financing options," and the last sentence of the second full paragraph and the first sentence of the third full paragraph on page 13 have been changed.

The March 9 Response should be completely disregarded; only the attached March 10 Response should be considered.

Dated: March 10, 2004

Respectfully submitted,

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**MARCH 10 RESPONSE TO OFFICE ACTION MAILED DECEMBER 10, 2003**

Sir:

In response to the Office Action mailed December 10, 2003, the following amendments and remarks are respectfully submitted.

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MAR 15 2004  
**GROUP 3600**